

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA

IN RE STEPHEN AND CAROL  
TESTA

DEBTORS : Chapter 13

STEPHEN AND  
CAROL TESTA

Plaintiff : DOCKET NO.: 13-10819  
: ADV 13-49

PHOENIXVILLE FEDERAL  
BANK AND TRUST  
AND  
FIRST CORNERSTONE BANK

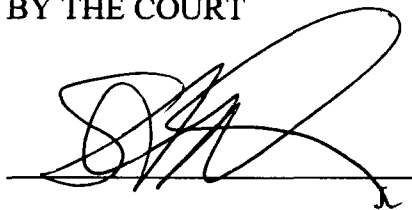
Defendant.

ORDER

AND NOW, this 17<sup>th</sup> day of April, 2013, in  
consideration of the Plaintiff/Debtors Stephen and Carol Testa having filed an  
Adversary Action seeking this court's order declaring the mortgage of  
Phoenixville Federal Bank and Trust and the mortgage of First Cornerstone Bank  
on the Plaintiff's residence to be both wholly unsecured, the Defendants having  
failed to defend and upon consideration of the Plaintiff's Motion for Default  
Judgment, testimony offered in this matter, the court being fully advised, it is  
hereby ORDERED and DECREED that the Motion is GRANTED.

Further, it is ORDERED that Phoenixville Federal Bank and Trust's mortgage interest in the Plaintiff's residential property located at 146 Ravenhill Road, Phoenixville, Pennsylvania Chester County, Pennsylvania is wholly unsecured and stripped as a lien upon that property. It is further ORDERED that within 20 after the entry of a Chapter 13 discharge for the Plaintiffs, that Defendant Phoenixville Federal Bank and Trust shall remove its mortgage lien upon 146 Ravenhill Road, Phoenixville, Pennsylvania Chester County, Pennsylvania. The Court also ORDERS that First Cornerstone Bank's mortgage interest in the Plaintiff's residential property located at 146 Ravenhill Road, Phoenixville, Pennsylvania Chester County, Pennsylvania is wholly unsecured and stripped as a lien upon that property. Further, that within 20 after the entry of a Chapter 13 discharge for the Plaintiffs, that Defendant First Cornerstone Bank shall remove its mortgage lien upon 143 Ravenhill Road, Phoenixville, Pennsylvania Chester County, Pennsylvania.

BY THE COURT

A handwritten signature in black ink, appearing to be "J. A. [unclear]", is written over a horizontal line. The signature is stylized with large loops and a long horizontal stroke at the end.